

## REMARKS

Applicants reply to the Examiner's comments in the Advisory Action mailed on February 12, 2007, and submit these amendments and remarks. Applicants request that the Examiner enter the above amendments and consider the following remarks prior to examining the above-referenced patent application after RCE. Claims 1, 2, 4-8, 10, 11, 14-16, 18-29, 31, 32, 34-40, and 43-46 are pending in this Application.

In an Office Action dated November 28, 2006, the Examiner rejected claims 1, 2, 4-8, 10, 11, 14-16, 18-29, 31, 32, 34-40, and 43-46 under 35 U.S.C. § 103(a) as being unpatentable over Lewis, U.S. Patent No. 6,513,019 ("Lewis") in view of Jones et al., U.S. Patent No. 6,021,397 ("Jones") and in further view of Cheah, U.S. Patent No. 7,003,546 ("Cheah").

In the Advisory Action, the Examiner maintains the previous rejections. Specifically, the Examiner asserts that Lewis in combination with Jones teaches the limitations of, "compiling data requirements based on at least one of: financial need, preferred financial strategy and economic class, wherein said data requirements include format and value properties," and "compiling said identified plurality of financial advice services and said data requirements to form said financial advice services data." In support of this assertion, the Examiner cites Jones that reads in part, "the user may again begin the iterative process of adjusting the decision variables described above (e.g., risk level, savings rate, and retirement age) until the user is satisfied with meeting his/her goal(s)."

While Applicants agree that Jones may generally disclose an interface that enables a user to modify field values to facilitate a calculation based on the modified field values, Applicants assert that the construction of the Jones interface is not unique to the particular variables relating to an entity.

Jones generally discloses a financial advice system. Specifically, the Jones system provides investment return models to help an investor select an investment plan that best conforms to their individual financial needs and goals. Return scenarios are created based on assets that are classified into groups and a return model reflects the performance of one or more classes under future scenarios of economic factors. Jones discloses that a user may interact with the system to map each financial product selected from a number of available financial products to one or more asset classes.

Jones enables the user to adjust variable values according to their specific retirement

goals. The system provides a standard web form with fields and/or dropdown menus. The user interacts with the system, for example, by selecting a retirement age, entering an estimated savings rate, etc. The system then performs a calculation based on the user input to present the user with a retirement scenario. Applicants note that Jones teaches adjusting decision variables to affect the outcome of a calculation, rather than adjusting which variables are presented to the user based on specific scenarios such as, for example, financial need, preferred financial strategy and economic class. In other words, the Jones system presents the same form fields regardless of these scenarios, rather than compiling the form fields in relation to a specific scenario. Applicants further note that the Examiner has misconstrued the claim elements of the instant application. While it may be true that, by entering a new value into an interface field of Jones may modify the interface with updated calculated results, the **data entry fields themselves are not presented in accordance with an individual's unique financial situation.**

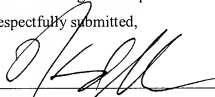
Moreover, Jones employs various modules to process user supplied data and calculate an optimized user portfolio. Again, each module has its own data requirements, so the client computer application must be aware of the requirement of each module and/or calculation in order to collect the relevant data from the client. Thus, if a calculation is modified to require additional data elements, or if an additional module is incorporated in order to add to the financial advice services, the client application would also need to be modified. In other words, Jones does not transmit a request to a server to retrieve data requirements based on a client request in order to compile and present a data entry form with fields constructed in accordance with the type of service requested, financial position, and financial goals that are unique to each individual. Significantly, such a request would eliminate the need to modify a client application with each change to a financial advice configuration. As such, neither Lewis, Jones, Cheah, nor any combination thereof, disclose or suggest at least "compiling data requirements unique to said entity based on at least one of: said financial need, said preferred financial strategy and said economic class, wherein said data requirements include format and value properties" and "compiling a data entry page based on said data requirements, wherein said data entry page includes said format and said value properties as metadata to enforce data entry rules," as similarly recited by independent claims 1, 11, 21, 31, 40, and 46.

Claims 2, 4-8, 10, 14-16, 18-20, 22, 24-29, 32, 34-39, and 43-45 variously depend from independent claims 1, 11, 21, 31, and 40. As such, dependent claims 2, 4-8, 10, 14-16, 18-20,

22, 24-29, 32, 34-39, and 43-45 are allowable for at least the reasons described above, as well as in view of their own respective features.

In view of the above remarks and amendments, Applicants respectfully submit that all pending claims properly set forth that which Applicants regard as their invention and are allowable over the cited references. Accordingly, Applicants respectfully request allowance of the pending claims. The Examiner is invited to telephone the undersigned at the Examiner's convenience, if that would help further prosecution of the subject application. Applicants authorize and respectfully request that any fees due be charged to Deposit Account No. 19-2814.

Respectfully submitted,



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